

NOTICE OF ASSETS AND DEADLINE TO FILE A PROOF OF CLAIM	
UNITED STATES BANKRUPTCY COURT DISTRICT OF UTAH Honorable Kevin R. Anderson, U.S. Bankruptcy Judge	
CASE NUMBER: 15-29860	DATE FILED (OR CONVERTED): 10/21/15
NAME OF DEBTOR(S): Eric John Checketts, xxx-xx-3998	ADDRESS OF DEBTOR: 3017 South 600 West Syracuse, UT 84075
DEBTOR'S ATTORNEY: Brian D. Johnson 290 25th Street Suite 208 Ogden, UT 84401 (801) 394-2336	TRUSTEE: George B. Hofmann tr IV Cohne Kinghorn, P.C. 111 East Broadway 11th Floor Salt Lake City, UT 84111 (801) 363-4300

The Court has been advised by the Trustee in the above case that money may become available for payment to creditors.

If you have not already filed a claim in the above case and wish to do so, you should file your claim with the Court as soon as possible. The claim form appearing on the opposite side of this notice, properly completed, must reach the address below on or before:

April 11, 2016

The place to file the proof of claim, either in person or by mail, is the Office of the Clerk of the Bankruptcy Court.

Clerk, U.S. Bankruptcy Court
Attn: Claims Department
350 South Main #301
Salt Lake City, UT 84101

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY
TO FILE ANOTHER ONE.**

DATED: 1/11/16

FOR THE COURT
David A. Sime, Clerk

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UNITED STATES BANKRUPTCY COURT District of Utah			PROOF OF CLAIM
Name of Debtor: Eric John Checketts	Case Number: 15-29860	COURT USE ONLY	
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property):			
Name and address where notices should be sent:		<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____	
Telephone number: _____ email: _____			
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.	
Telephone number: _____ email: _____			
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.			
2. Basis for Claim: _____ (See instruction #2)			
3. Last four digits of any number by which creditor identifies debtor: ____ _ ____ _	3a. Debtor may have scheduled account as: _____ (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)	
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____ Value of Property: \$ _____ Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable			
		Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____	
5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.			
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507(a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507(a)(5).	Amount entitled to priority: \$ _____
<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507(a)(7).	<input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507(a)(8).	<input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507(a)(____).	\$ _____
<i>*Amounts are subject to adjustment on 4/1/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>			
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)			
7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: _____			
8. Signature: (See instruction #8) Check the appropriate box.			
<input type="checkbox"/> I am the creditor.	<input type="checkbox"/> I am the creditor's authorized agent.	<input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.)	<input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.			
Print Name: _____ Title: _____ Company: _____ Address and telephone number (if different from notice address above): _____ _____ _____			
Telephone number: _____ email: _____		_____ (Signature)	_____ (Date)

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101(10).

Claim

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101(5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is

a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 District of Utah

In re:
 Eric John Checketts
 Debtor

Case No. 15-29860-KRA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: mfm
 Form ID: bln

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jan 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2016.

db
 10018182 +Eric John Checketts, 3017 South 600 West, Syracuse, UT 84075-9666
 +Citibank, Citicorp Credit Svcs/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 10018183 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 10018184 +Cmg Mortgage Inc, 3160 Crow Canyon Rd Ste, San Ramon, CA 94583-1368
 10018185 +Columbian Bank and Trust Company, Overland Park, 4701 W. 110th Street,
 Overland Park, KS 66211-1201
 10018190 +Jaren Meyerhoffer, 3017 South 600 West, Syracuse, UT 84075-9666
 10018191 +Jyl London, 10259 South Silver Mine Rd., South Jordan, UT 84009-4797
 10018194 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan Motor Acceptance, Attn: Bankruptcy, 8900 Freeport Parkway,
 Irving, TX 75063)
 10018198 +Uheaa, Po Box 145110, Salt Lake City, UT 84114-5110
 10018202 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 10018201 Wells Fargo, 1 HOME CAMPUS X2303-01A, DES MOINES IA 50326
 10018203 +West Coast LLC, 15210 N Scottsdale Rd. #230, Scottsdale, AZ 85254-8217
 10018204 +William H. Meyer, 1044 Main St., Ste. 900, Kansas City, MO 64105-2126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: courtmail@bdjexpresslaw.com Jan 12 2016 01:12:46 Brian D. Johnson,
 290 25th Street, Suite 208, Ogden, UT 84401
 tr +EDI: BGBHOFMANN.COM Jan 11 2016 22:13:00 George B. Hofmann tr, IV, Cohne Kinghorn, P.C.,
 111 East Broadway, 11th Floor, Salt Lake City, UT 84111-5225
 10018177 +E-mail/Text: e-bankruptcy@americafirst.com Jan 12 2016 01:13:18 America First Cr Un,
 Attn Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
 10018178 +EDI: BECKLEE.COM Jan 11 2016 22:03:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 10018179 EDI: BANKAMER.COM Jan 11 2016 22:03:00 Bank of America, P.O. Box 982236,
 El Paso, TX 79998
 10018180 +EDI: CAPITALONE.COM Jan 11 2016 22:13:00 Capital One Na, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 10018181 +EDI: CHASE.COM Jan 11 2016 22:13:00 Chase Card Services, Attn:Bankruptcy Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 10018186 +EDI: CRFRSTNA.COM Jan 11 2016 22:13:00 Credit First/CFNA, Bk13 Credit Operations,
 Po Box 818011, Cleveland, OH 44181-8011
 10018187 +EDI: DISCOVER.COM Jan 11 2016 22:13:00 Discover Financial,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 10018188 +E-mail/Text: jmontoya@gwcu.org Jan 12 2016 01:13:28 Goldenwst Cu, 147 26th St,
 Ogden, UT 84401-3495
 10018189 EDI: IRS.COM Jan 11 2016 22:13:00 Internal Revenue Service,
 Attn: Special Procedures, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111
 10018192 +EDI: CBSKOHLS.COM Jan 11 2016 22:13:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 10018193 +E-mail/Text: cowens@nationwideacceptance.com Jan 12 2016 01:13:10 Nationwide Acceptance,
 105 Decker Ct. Suite 725, Irving, TX 75062-2815
 10018195 EDI: AGFINANCE.COM Jan 11 2016 22:13:00 Springleaf Financial Services,
 Attention: Bankruptcy Department, Po Box 3251, Evansville, IN 47731
 10018196 +EDI: NEXTEL.COM Jan 11 2016 22:13:00 Sprint, P.O. Box 8077, London, KY 40742-8077
 10018197 +EDI: RMSC.COM Jan 11 2016 22:13:00 Synchrony Bank/Mervyns, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 10018199 +EDI: UTAHTAXCOMM.COM Jan 11 2016 22:03:00 Utah State Tax Commission, Bankruptcy Unit,
 210 North 1950 West, Salt Lake City, UT 84134-9000
 10018200 +EDI: WFFC.COM Jan 11 2016 22:13:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
 TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2

User: mfm
Form ID: bln

Page 2 of 2
Total Noticed: 31

Date Rcvd: Jan 11, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2016 at the address(es) listed below:

Brian D. Johnson on behalf of Debtor Eric John Checketts courtmail@bdjexpresslaw.com,
pauline.thayne@yahoo.com
George B. Hofmann tr, IV trustee@cohnekinghorn.com,
dhaney@cohnekinghorn.com;sforsgren@cohnekinghorn.com;UT16@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3